

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

3 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

3 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Frances A. Eardly**

Case No.:

20-23942 SLM

Judge:

Hon. Stacey L. Meisel

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date:

April 27, 2021

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney /s/ RIL Initial Debtor: /s/ FAE Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay 532.00 Monthly to the Chapter 13 Trustee, starting on January 1, 2020 for approximately 1 month then \$597.00 monthly to the Chapter 13 Trustee, starting on February 8, 2021 for the remaining 59 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$_____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Marie-Ann Greenberg, Chapter 13 Standing Trustee	Administrative	Est. \$3,571.63
Ronald I. LeVine, Esq.	Administrative	Estimated \$2,700.00 ****Subject to fee application to be filed with the Court****.

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Quicken Loans, LLC	551 Saint Paul Avenue, Cliffside Park, NJ	N/A	\$3,812.86 + attorneys fees to be paid through plan. Amount unknown at this time.	Est.\$3,812.86 to be paid through the Plan + secured creditor's attorney fees. Monthly payments of \$1,845.23 to be paid monthly outside the plan subject to annual increases in escrow pursuant to RESPA.	

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Citibank, NA L-002210-19 J-091573-20	551 St. Paul Avenue, Cliffside Park, NJ 07010	\$17,848.00	\$450,000.00	N/A	\$0.00	N/A	\$17,271.44* Judgment creditor failed to file a proof of claim.
HOP Energy, LLC d/b/a Metro ENergy DC-005454-20 DJ-089149-20	551 St. Paul Avenue, Cliffside Park, NJ 07010	\$3,021.00	\$450,000.00	N/A	\$0.00 consistent with the judgement creditor's filed unsecured claim.	N/A	\$3,217.21** Judgment creditor has filed an unsecured proof of claim.
Midland Credit Management, Inc. DC-003155-20 DJ-101404-20	551 St. Paul Avenue, Cliffside Park, NJ 07010	\$2,428.00	\$450,000.00	N/A	\$0.00	N/A	\$0.00 Judgment creditor failed to file a proof of claim.

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Quicken Loans - First Mortgage

US Department of Housing & Urban Development - Partial Claims Mortgage

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

- a. **Not separately classified** allowed non-priority unsecured claims shall be paid:
- ☒ Not less than approximately \$ 29,444.69*** to be distributed *pro rata*. *****Amount subject to secured creditor's claim and attorneys fees.**
- ☐ Not less than ___ percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☐ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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Citibank, NA L-002210-19 J-091573-20	551 St. Paul Avenue, Cliffside Park, NJ 07010	Judgment Lien	\$17,848.00	\$450,000.00	N/A	N/A	\$17,848.00*** The Debtor shall serve a second copy of the Plan, on the judgement creditor listed above, along with the confirmation hearing date. So long as no objection is filed, the Debtor shall submit a Form of Order to the Court, upon completion of her Plan, avoiding lien.
HOP Energy, LLC d/b/a Metro Energy DC-005456-20 DJ-089149-20	551 St. Paul Avenue, Cliffside Park, NJ 07010	Judgment Lien	\$3,021.00	\$450,000.00	N/A	N/A	\$3,021.00*** The Debtor shall serve a second copy of the Plan, on the judgement creditor listed above, along with the confirmation hearing date. So long as no objection is filed, the Debtor shall submit a Form of Order to the Court, upon completion of her Plan, avoiding lien.

Midland Credit Management, Inc. DC-003155-20 DJ-101404-20	551 St. Paul Avenue, Cliffside Park, NJ 07010	Judgment Lien	\$2,428.00	\$450,000.00	N/A	N/A	\$2,428.00*** The Debtor shall serve a second copy of the Plan, on the judgement creditor listed above, along with the confirmation hearing date. So long as no objection is filed, the Debtor shall submit a Form of Order to the Court, upon completion of her Plan, avoiding lien.
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Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
<p>c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. <input checked="" type="checkbox"/> NONE</p> <p>The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:</p>						
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured	

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **February 8, 2021.**

Explain below why the plan is being modified: Debtor has removed non-standard provisions from the Plan resolving the Trustee's objection to same. Motions have been added to the plan in Section 4(d) and 7(a). In addition, the base amount in 5(a) has been increased.	Explain below how the plan is being modified: Debtor has removed non-standard provisions from the Plan resolving the Trustee's objection to same. Motions have been added to the Plan in Sections 4(d) and 7(a). The base amount in 5(a) has been increased.
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☒ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: April 27, 2021

/s/ Frances A. Eardly

Frances A. Eardly

Debtor

Date: _____

Joint Debtor

Date April 27, 2021

/s/ Ronald I. LeVine, Esq.

Ronald I. LeVine, Esq.

Attorney for the Debtor(s)

In re:
Frances A. Eardly
Debtor

Case No. 20-23942-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 4

Date Rcvd: Apr 30, 2021

Form ID: pdf901

Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2021:

Recip ID	Recipient Name and Address
db	+ Frances A. Eardly, 551 Saint Paul Avenue, Cliffside Park, NJ 07010-1712
cr	+ HOP Energy, LLC, McKenna, DuPont, Higgins, & Stone, 229 Broad Street, PO Box 610, Red Bank, NJ 07701-0610
519057769	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519057771	+ Apothaker & Associates PC, 520 Fellowship Road, C-306, Mount Laurel, NJ 08054-3410
519057770	+ Apothaker & Associates PC, 520 Fellowship Road, Mount Laurel, NJ 08054-3410
519057772	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519085367	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519057773	+ Bank of America, NA (FDIC), 100 North Tryon Street, Charlotte, NC 28202-4000
519057774	+ Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519057775	+ Capital One Bank, N.A. (FDIC), Capital One Bank Headquarters, 4851 Cox Road, Glen Allen, VA 23060-6293
519057777	+ Citibank, NA, ATTN: Tenaglia & Hunt, PA, 395 W. Passaic St, Rochelle Park, NJ 07662-3016
519057781	+ Equifax, P.O. Box 105851, Atlanta, GA 30348-5851
519057782	+ Experian, P.O. Box 2002, Allen, TX 75013-2002
519057783	+ HOP Energy LLC d/b/a Metro Energy, 4 W. Red Oak Lane, White Plains, NY 10604-3606
519057784	+ John F. Eardly, 551 St Paul's Avenue, Cliffside Park, NJ 07010-1712
519124877	+ Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519057786	+ LoanCare LLC, Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068
519057787	+ Midland Credit Managment, Inc., Attn: Bankruptcy, 350 Camino De La Reina Ste 100, San Diego, CA 92108-3007
519057788	+ Mullooly, Jeffrey, Rooney & Flynn, LLP, 6851 Jericho Turnpike, Syosset, NY 11791-4449
519057789	+ Paragonfcu, 100 Paragon Drive, Montvale, NJ 07645-1779
519057793	+ Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519070278	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519057795	+ Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
519115527	+ Synchrony Bank-Amazon, Attn: Credit Corp. Solutions, Inc., 121 W. Election Rd., Ste. 200, Draper, UT 84020-7766
519063318	+ TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519057805	+ TD Bank, NA (FDIC), 2035 Limestone Road, Wilmington, DE 19808-5529
519057803	+ Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
519057806	+ Trans Union, P.O. Box 2000, Chester, PA 19016-2000
519057809	+ Wells Fargo Bank, N.A. (FDIC), 101 North Phillips Avenue, Sioux Falls, SD 57104-6714
519057810	+ Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 30 2021 21:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 30 2021 21:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecscdi@recoverycorp.com	May 01 2021 00:28:26	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021

District/off: 0312-2

User: admin

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Date Rcvd: Apr 30, 2021

Form ID: pdf901

Total Noticed: 65

519057768	+ Email/Text: ally@ebn.phinsolutions.com	Apr 30 2021 21:48:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
519057776	+ Email/Text: bankruptcy@capvs.com	Apr 30 2021 21:50:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2322
519077669	+ Email/Text: bankruptcy@capvs.com	Apr 30 2021 21:50:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
519057778	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 30 2021 21:49:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519057779	Email/PDF: Citi.BNC.Correspondence@citi.com	May 01 2021 00:26:35	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519057780	+ Email/Text: mrdiscen@discover.com	Apr 30 2021 21:48:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519072073	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 30 2021 21:50:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
519057785	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 30 2021 21:48:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519057791	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2021 00:26:33	Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502
519057790	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2021 00:28:35	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519057792	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2021 00:26:33	Portfolio Recovery Associates, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519132401	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2021 00:30:33	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
519120981	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2021 00:30:33	Portfolio Recovery Associates, LLC, c/o Jennifer Furniture, POB 41067, Norfolk VA 23541
519120098	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2021 00:26:33	Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541
519122559	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2021 00:26:33	Portfolio Recovery Associates, LLC, c/o U.S. Bank National Association, POB 41067, Norfolk VA 23541
519127138	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2021 00:26:33	Portfolio Recovery Associates, LLC, c/o Walmart, POB 41067, Norfolk VA 23541
519070954	Email/Text: bnc-quantum@quantum3group.com	Apr 30 2021 21:49:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519057794	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 30 2021 21:50:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519057796	+ Email/PDF: gecsed@recoverycorp.com	May 01 2021 00:28:26	Synco/Nautilus, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519057797	+ Email/PDF: gecsed@recoverycorp.com	May 01 2021 00:30:24	Synco/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519059290	+ Email/PDF: gecsed@recoverycorp.com	May 01 2021 00:30:24	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519115526	+ Email/PDF: gecsed@recoverycorp.com	May 01 2021 00:30:24	Synchrony Bank (FDIC), 170 West Election Rd., Ste. 125, Draper, UT 84020-6425
519057798	+ Email/PDF: gecsed@recoverycorp.com	May 01 2021 00:30:24	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
519057799	+ Email/PDF: gecsed@recoverycorp.com	May 01 2021 00:26:24	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po

District/off: 0312-2

User: admin

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			Box 965060, Orlando, FL 32896-5060
519057800	+ Email/PDF: gecsedl@recoverycorp.com	May 01 2021 00:28:26	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061
519057801	+ Email/PDF: gecsedl@recoverycorp.com	May 01 2021 00:28:27	Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519057802	+ Email/PDF: gecsedl@recoverycorp.com	May 01 2021 00:28:27	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519057804	Email/Text: bankruptcy@td.com	Apr 30 2021 21:50:00	TD Bank, Attn: Bankruptcy, 1701 Route 70 E, Cherry Hill, NJ 08034
519129880	Email/PDF: OGCRegionIIBankruptcy@hud.gov	May 01 2021 00:28:29	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
519057807	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	May 01 2021 00:28:29	US Dept of Housing & Urban Development, Mortgage Accounting & Servicing, 451 Seventh St, SW, Washington, DC 20410-0001
519057808	Email/Text: membersolutions@visionsfcu.org	Apr 30 2021 21:49:00	Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave, Endicott, NY 13760
519123427	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	May 01 2021 00:26:41	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael R. DuPont	on behalf of Creditor HOP Energy LLC dupont@redbanklaw.com, john@redbanklaw.com
Ronald I. LeVine	on behalf of Debtor Frances A. Eardly ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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